

In re:
Samuel Delacruz
Samuel Delacruz
Debtors

Case No. 23-11283-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

Page 1 of 3

Date Rcvd: Apr 05, 2024

Form ID: 318

Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 07, 2024:

Recip ID	Recipient Name and Address
db	+++ Samuel Delacruz, 1070 Rick Road, Reading, PA 19605-9300
db	+++ Samuel Delacruz, MAILING ADDRESS, 905 N. 9th Street, Reading, PA 19604-2309
14805068	Gregory W. Bair, II, Esquire/Stock and Leader, 221 W. Philadelphia St. Suite E600, York, PA 17401-2994
14788785	+ Pennsylvania Minority Business Dev'l'p Authority, 400 North Street, 4th Floor, Harrisburg, PA 17120-0204
14805069	+ SAA Architects, Inc., 600 North Hartley St., Suite 150, 221 W Philadelphia St, York, PA 17401-2991

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Apr 06 2024 00:49:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Apr 06 2024 00:49:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14778763	+ Email/PDF: bncnotices@becket-lee.com	Apr 06 2024 01:00:16	American Express, PO Box 981537, El Paso, TX 79998-1537
14778764	+ EDI: BANKAMER	Apr 06 2024 04:48:00	Bank of America N.A., PO Box 45144, Jacksonville, FL 32232-5144
14778765	+ Email/PDF: MarletteBKNotifications@resurgent.com	Apr 06 2024 00:48:52	Best Egg, PO Box 42912, Philadelphia, PA 19101-2912
14778766	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 06 2024 00:49:00	Citizen's Bank, One Citizens Way, Mailstop JCA130, Johnston, RI 02919-1922
14778767	+ EDI: WFNNB.COM	Apr 06 2024 04:48:00	Comenity Bank - Express, PO Box 182789, Columbus, OH 43218-2789
14778768	+ EDI: DISCOVER	Apr 06 2024 04:48:00	Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939
14778769	+ EDI: CITICORP	Apr 06 2024 04:48:00	Home Depot/ CitiBank, P.O. Box 6497, Sioux Falls, SD 57117-6497
14778770	^ MEBN	Apr 06 2024 00:43:49	Lending Point LLC, 1201 Roberts Blvd. NW, STE 200, Kennesaw, GA 30144-3612
14778772	Email/Text: EBN@Mohela.com	Apr 06 2024 00:49:00	Mohela/Dept. of Education, 633 Spirit Drive, Chesterfield, MO 63005
14778771	+ EDI: MERCEDES	Apr 06 2024 04:48:00	Mercedes-Benz Financial Services, 14372 Heritage Pkwy, Ft. Worth, TX 76177-3300
14779119	EDI: PENNDEPTREV	Apr 06 2024 04:48:00	Pennsylvania Department of Revenue, Bankruptcy

District/off: 0313-4

User: admin

Page 2 of 3

Date Rcvd: Apr 05, 2024

Form ID: 318

Total Noticed: 19

Division PO Box 280946, Harrisburg PA
17128-0946

14779119 Email/Text: RVSVCBICNOTICE1@state.pa.us

Apr 06 2024 00:49:00

Pennsylvania Department of Revenue, Bankruptcy
Division PO Box 280946, Harrisburg PA
17128-0946

14778773 + Email/PDF: SoFiBKNotifications@resurgent.com

Apr 06 2024 00:49:07

Sofi Lending Corp., 2750 E Cottonwood Pkwy,
Cottonwood Heights, UT 84121-7285

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14815459	*+	Gregory W. Bair, II, Esquire, Stock and Leader, 221 W. Philadelphia St., Suite E600, York, PA 17401-2991

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 07, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 5, 2024 at the address(es) listed below:

Name	Email Address
ANDREW M. LUBIN	on behalf of Creditor BANK OF AMERICA N.A. nj-ecfmail@mwc-law.com, bkecf@milsteadlaw.com
BONNIE B. FINKEL	finkeltrustee@comcast.net NJ69@ecfbis.com;Finkeltrustee@comcast.net
BONNIE B. FINKEL	on behalf of Trustee BONNIE B. FINKEL finkeltrustee@comcast.net NJ69@ecfbis.com;Finkeltrustee@comcast.net
DAVE P. ADAMS	on behalf of U.S. Trustee United States Trustee dave.p.adams@usdoj.gov
DENISE ELIZABETH CARLON	on behalf of Creditor MFA Financial Inc. bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity, but solely as trustee of MFA 2022-INV3 Trust bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com
LARRY W. MILLER, JR.	on behalf of Debtor Samuel Delacruz lmiller@millerlawgroup.net sjameson@millerlawgroup.net
MICHAEL PATRICK FARRINGTON	on behalf of Creditor BANK OF AMERICA N.A. mfarrington@kmlawgroup.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity, but solely as trustee of MFA

District/off: 0313-4

User: admin

Page 3 of 3

Date Rcvd: Apr 05, 2024

Form ID: 318

Total Noticed: 19

2022-INV3 Trust mfarrington@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM EDWARD CRAIG

on behalf of Creditor Mercedes-Benz Financial Services USA LLC wcraig@egalawfirm.com mortoncraigecf@gmail.com

TOTAL: 12

Information to identify the case:

Debtor 1	<u>Samuel Delacruz</u>	Social Security number or ITIN	xxx-xx-2246
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Samuel Delacruz</u>	Social Security number or ITIN	xxx-xx-2246
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 23-11283-pmm			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Samuel Delacruz

Samuel Delacruz

4/5/24

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.